

FIG. 1

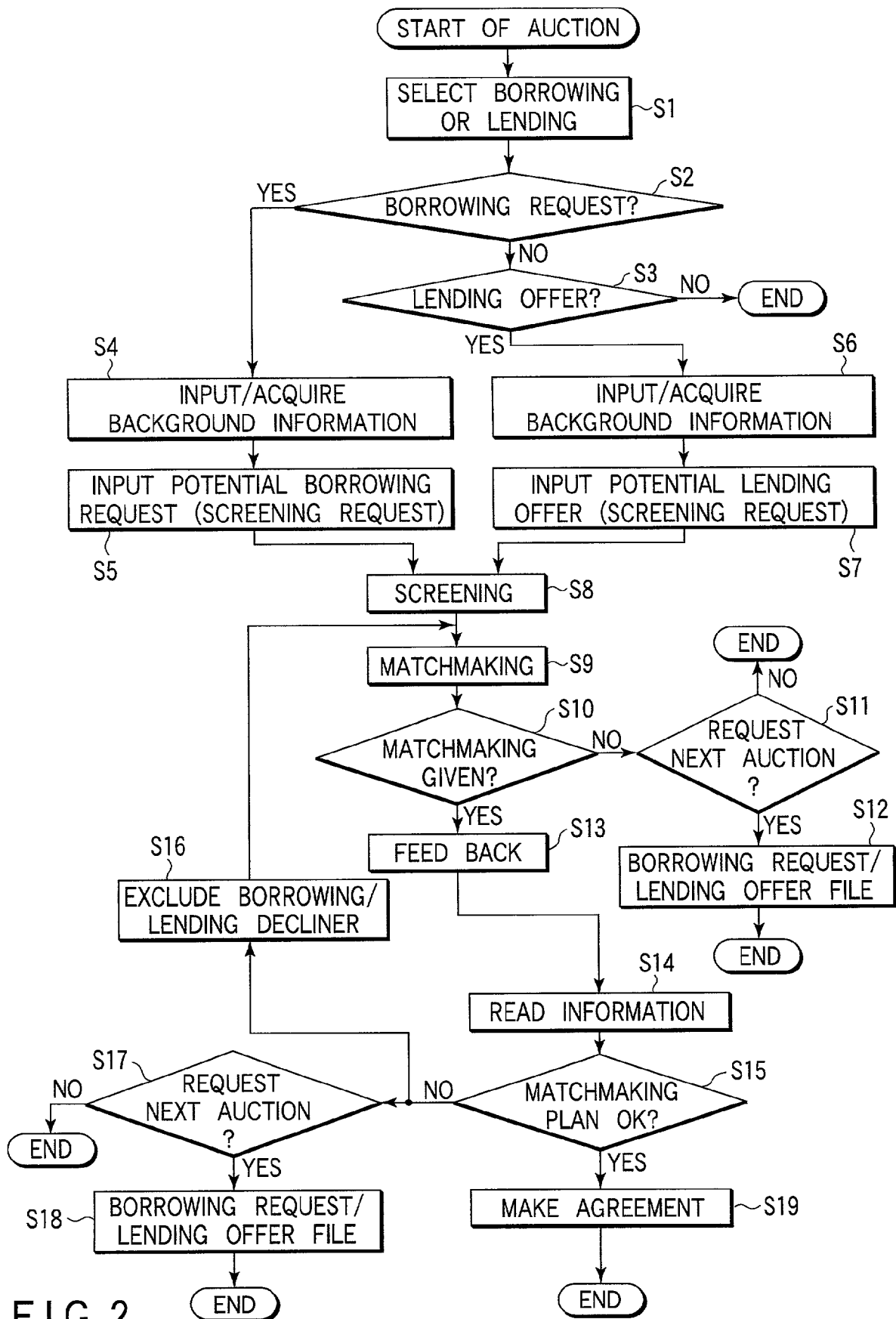


FIG.2

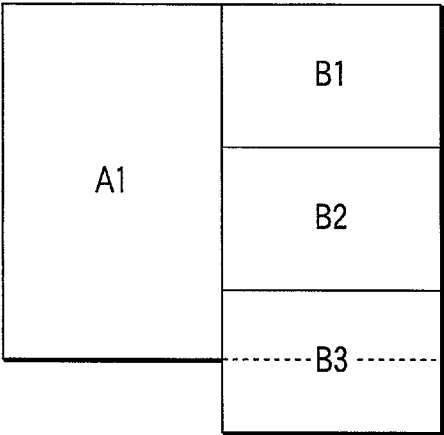


FIG. 3

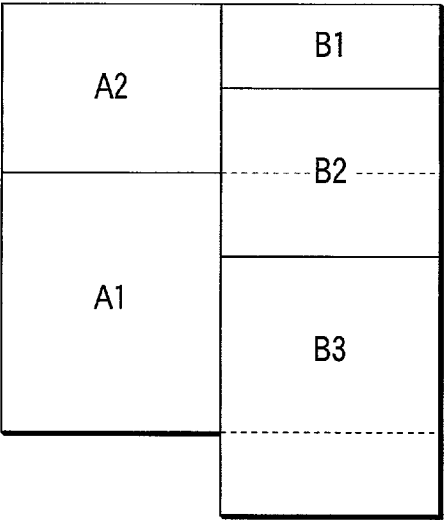


FIG. 4

202689US2XSRD

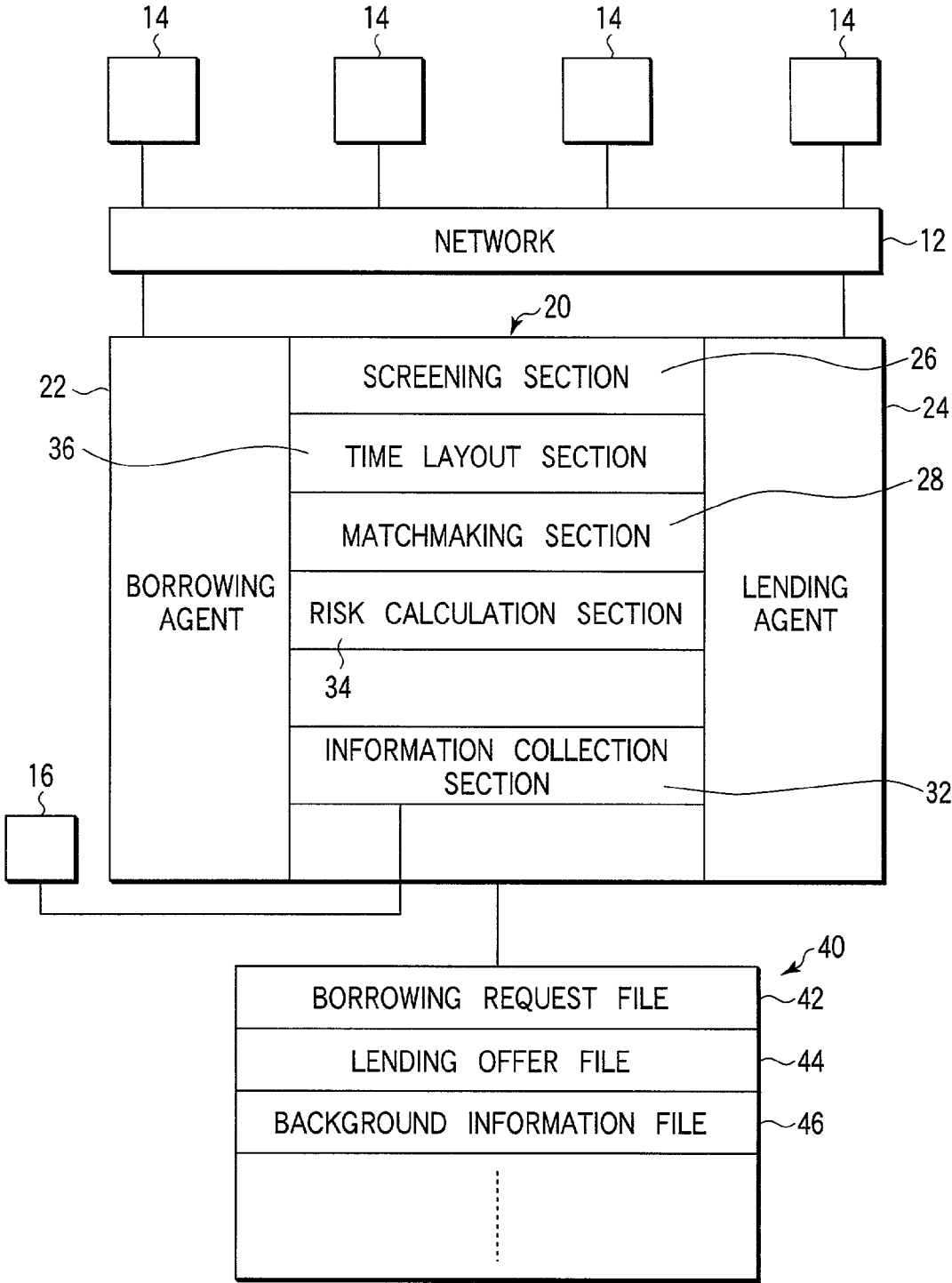
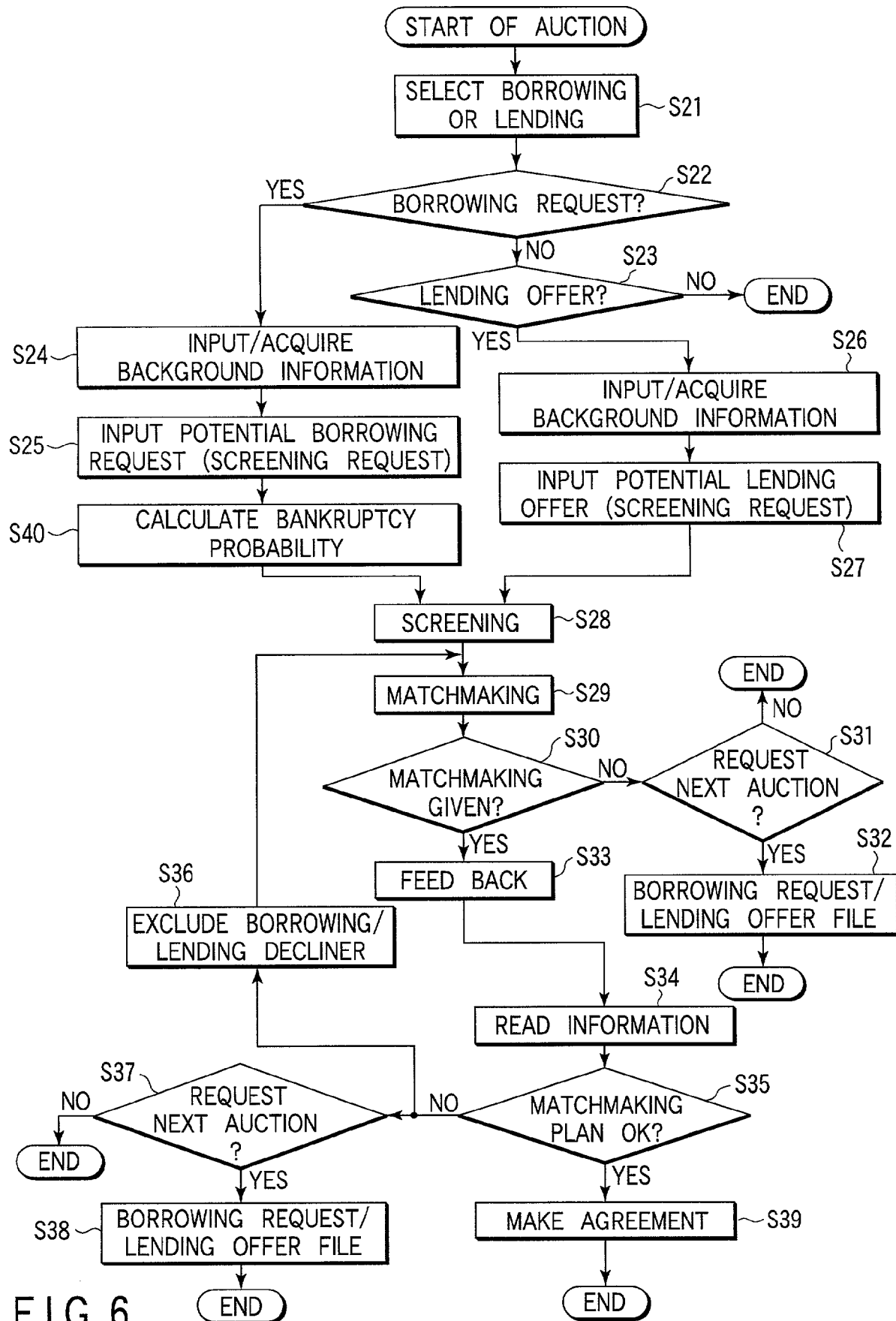


FIG. 5



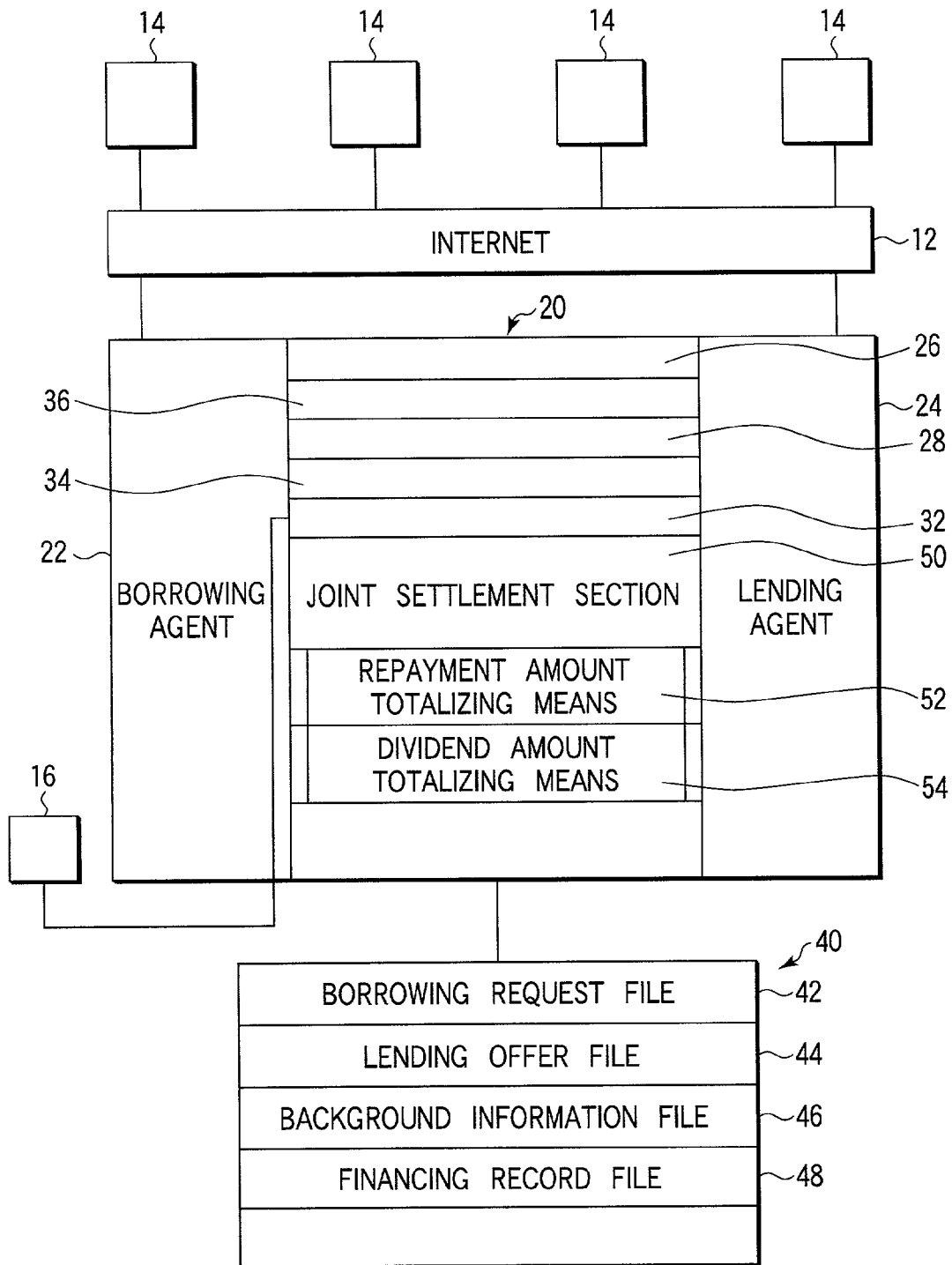


FIG. 7

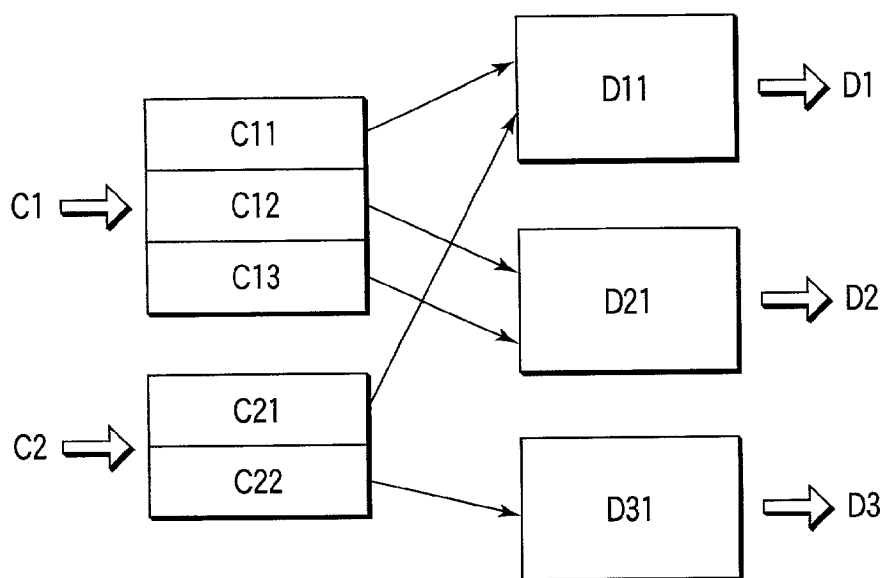


FIG. 8

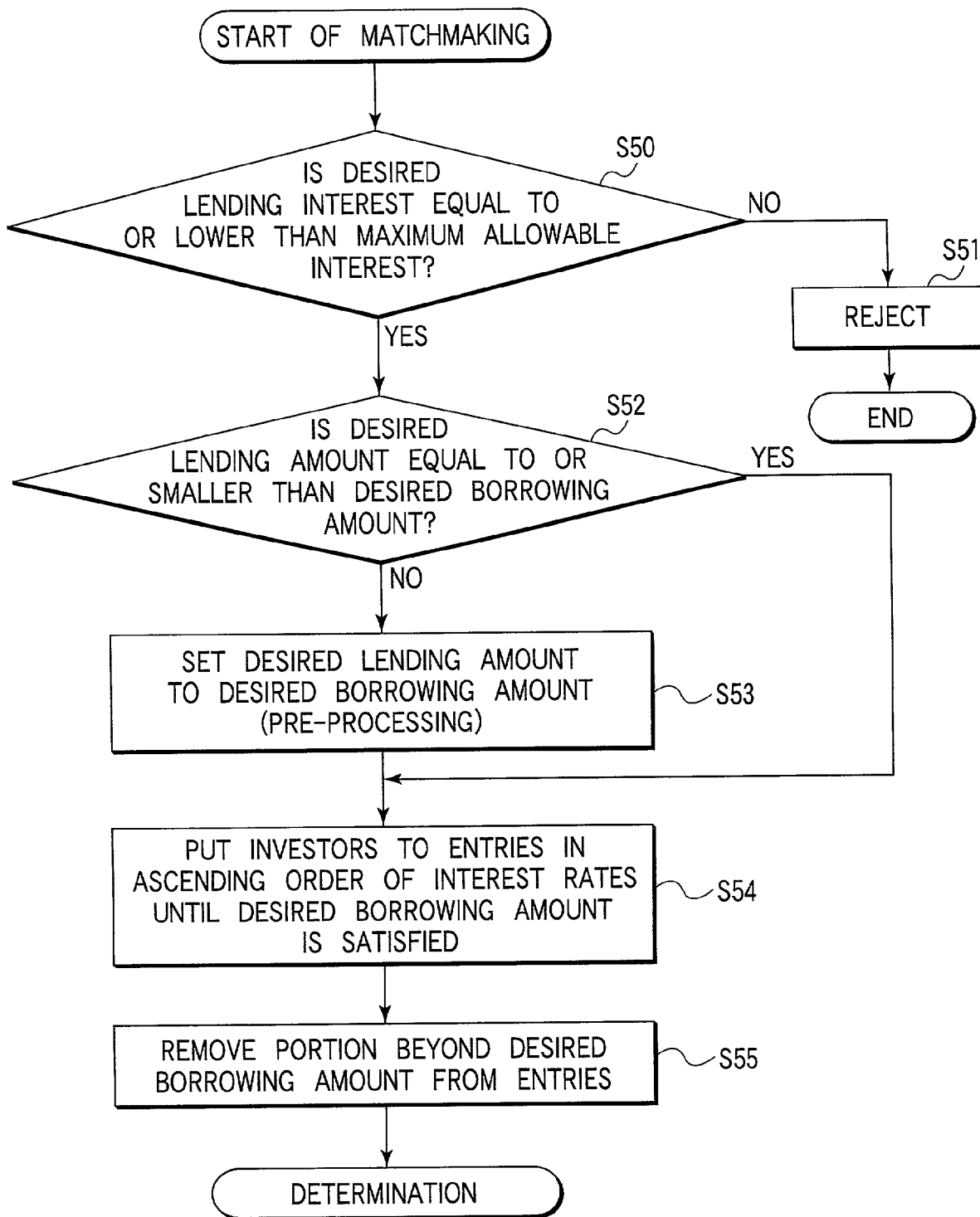


FIG. 9

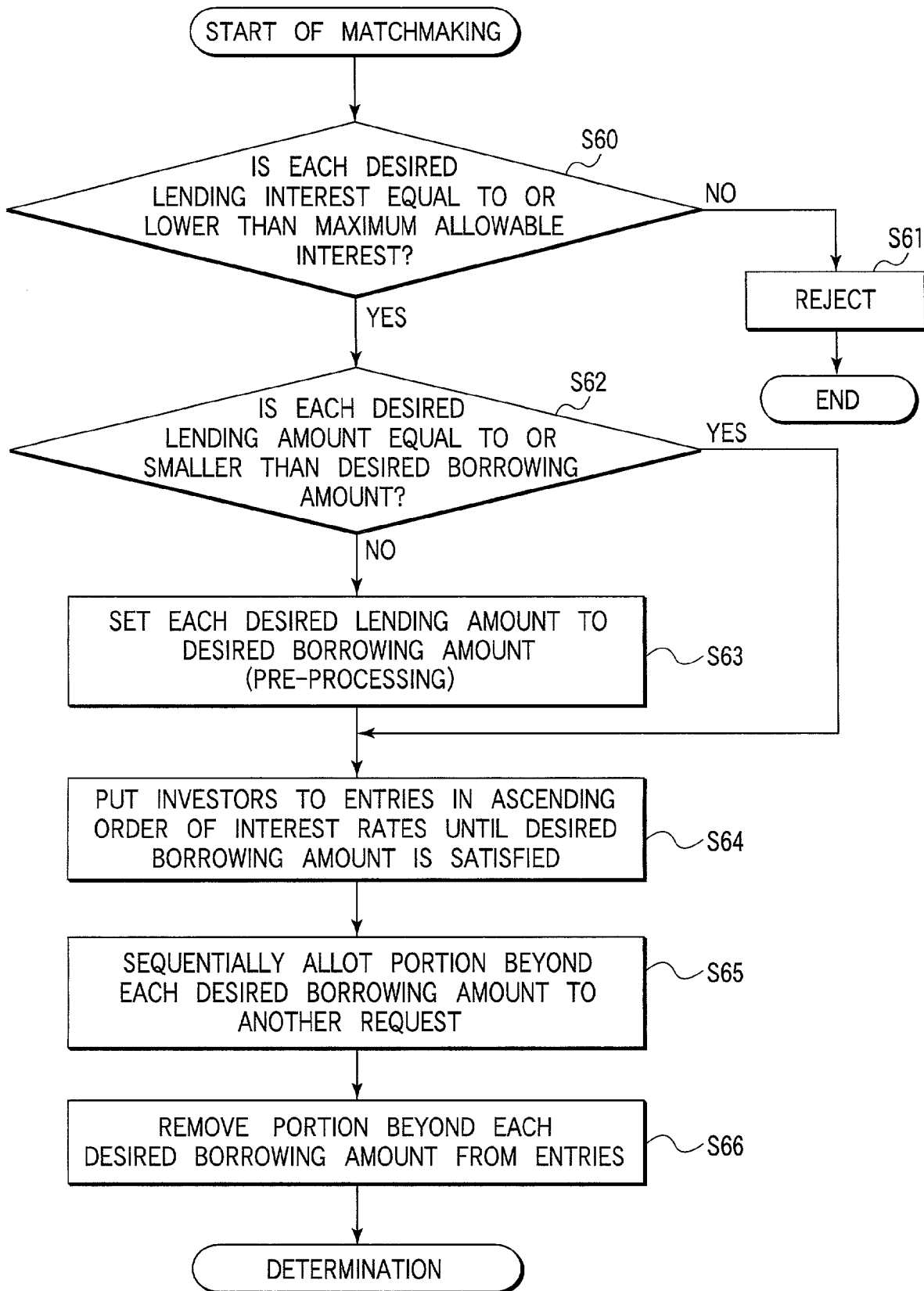


FIG. 10

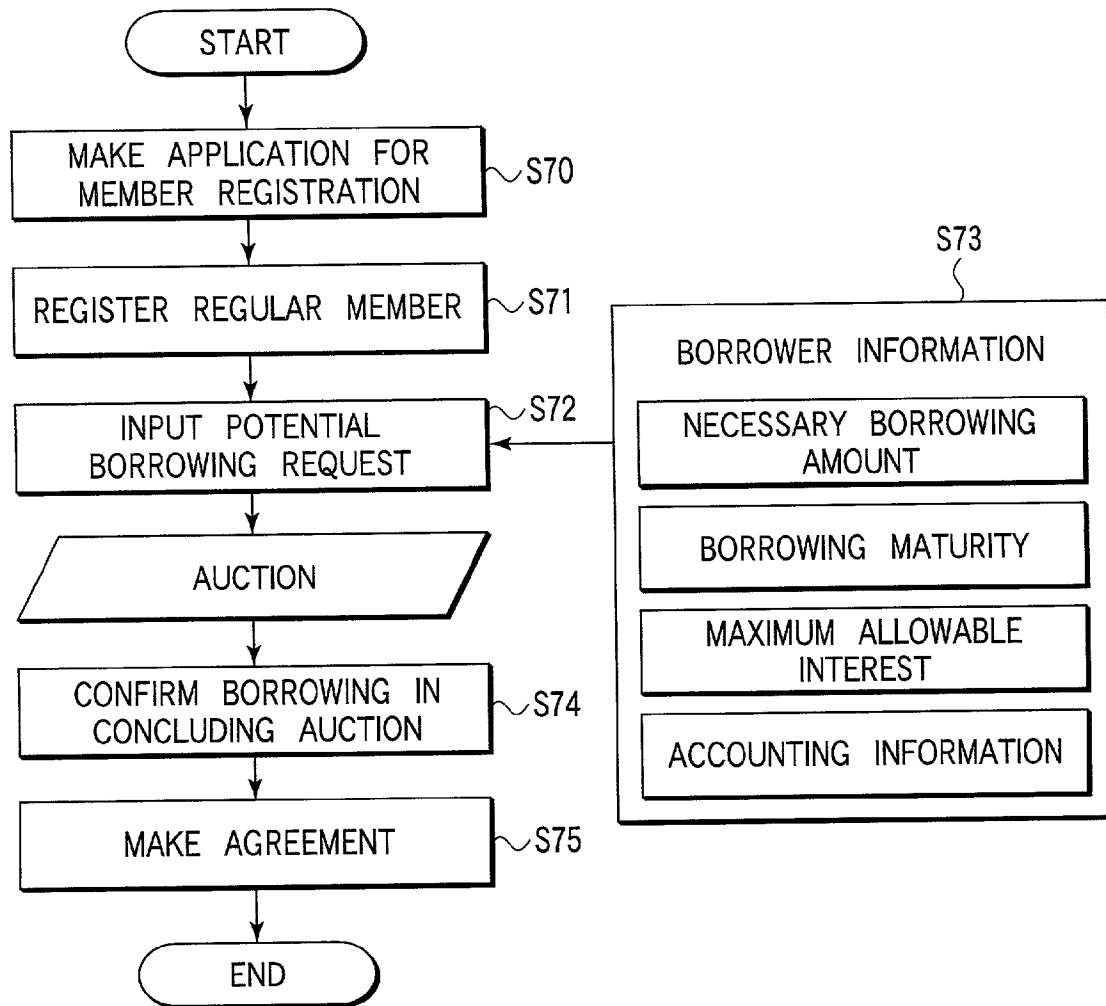


FIG. 11

CYBER FINANCING SYSTEM
APPLICATION FOR MEMBERSHIP

INPUT INFORMATION AND CLICK APPLICATION BUTTON

NAME OF COMPANY :

AOI ELECTRIC

ADDRESS :

1-1-1, CHUO-KU, TOKYO

NAME OF PRESIDENT :

IEYASU MATSUDAIRA

NAME OF PERSON IN CHARGE :

HIKOZAEMON OKUBO

TELEPHONE NUMBER :

03-123-4567

NUMBER OF EMPLOYEES :

10.000

INDUSTRIAL CLASSIFICATION :

COMPUTER

APPLICATION

CANCEL

FIG.12

ACCOUNTING INFORMATION OF AOI ELECTRIC, 1999

DO YOU SEND THE FOLLOWING ACCOUNTING INFORMATION
TO THE CYBER FINANCING SYSTEM?

BALANCE SHEET

ASSETS SECTION

CURRENT ASSETS

FIXED ASSETS

TOTAL ASSETS

LIABILITIES SECTION

CURRENT LIABILITIES

FIXED LIABILITIES

STOCKHOLDERS' EQUITY SECTION

CAPITAL STOCK

LEGAL SURPLUS

OTHER SURPLUS

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY

INCOME STATEMENT

ORDINARY INCOME SECTION

OPERATING REVENUES AND EXPENSES

SALES

COST OF SALES

SELLING AND GENERAL ADMINISTRATIVE EXPENSES

OPERATING INCOME

NON-OPERATING REVENUES AND EXPENSES

ORDINARY INCOME

TRANSMIT

CANCEL

FIG.13

CYBER FINANCING SYSTEM

APPLICATION FOR BORROWING REQUEST

INPUT INFORMATION AND CLICK APPLICATION BUTTON

MEMBERSHIP NUMBER :

1234567

PASSWORD :

NAME OF COMPANY :

AOI ELECTRIC

BORROWING AMOUNT :

¥10,000,000

BORROWING MATURITY :

2000/4/1-2001/3/31

MAXIMUM ALLOWABLE INTEREST :

3.5%

PURPOSE :

RESEARCH AND DEVELOPMENT

APPLICATION

CANCEL

FIG. 14

CYBER FINANCING SYSTEM
CONFIRMATION OF AGREEMENT

MATCHING IS ESTABLISHED. DO YOU MAKE AGREEMENT?

MEMBERSHIP NUMBER:	1234567
NAME OF COMPANY:	AOI ELECTRIC
BORROWING AMOUNT:	¥10,000,000
BORROWING MATURITY:	2000/4/1-2001/3/31
INTEREST RATE:	3.1%

AGREEMENT

CANCEL

FIG. 15

CYBER FINANCING SYSTEM
CONFIRMATION OF AGREEMENT

MATCHING IS GIVEN. DO YOU MAKE AGREEMENT?

DETAILS	AOI ELECTRIC	¥3,000,000	2000/4/1-2001/3/31	3.1%
DETAILS	TACHIBANA MACHINERY	¥1,000,000	2000/4/1-2000/9/31	3.2%
DETAILS	TSUBAKI PHARMACEUTICAL	¥300,000	2000/4/1-2001/3/31	3.0%
DETAILS	MOMO MILK PRODUCT	¥200,000	2000/6/1-2001/3/31	4.0%
DETAILS	KAKI SHOKAI	¥1,000,000	2000/8/1-2001/3/31	1.2%
DETAILS	RINGO BANK	¥200,000	2000/2/1-2001/3/31	9.8%

AGREEMENT

CANCEL

FIG. 16